

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

IN RE: JOHN E BARTLEY  
DENISE J BARTLEY

Debtors

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Chapter 13  
Case No. 15-47361-MAR  
Judge: Mark A Randon

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND  
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;  
NOTICE TO CREDITORS OF OBLIGATION TO  
FILE A RESPONSE AND RIGHT TO OBJECT; AND  
NOTICE TO DEBTORS OF OBLIGATION TO FILE DEBTORS' CERTIFICATION**

**Please read this Report carefully. It advises you of certain rights and  
deadlines imposed pursuant to the United States Bankruptcy Code,  
Federal Rules of Procedure, and Local Bankruptcy Rules of  
the United States Bankruptcy Court for the Eastern District of Michigan.  
Your rights may be adversely affected.**

Krispen S. Carroll, Standing Chapter 13 Trustee, pursuant to F.R.Bankr.P. 3002.1(f) and E.D. Mich. LBR 2015-3(a)(1), reports to the Court that the above-named debtors have made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 Plan. Debtors may be entitled to a discharge.

This notice is provided pursuant to F.R.Bankr.P. 3002.1(f), to claimants whose claims are secured by a security interest in the debtors principal residence and whose claims are provided for under 11 U.S.C. 1322(b)(5).

**IF YOUR CLAIM WAS PAID BY THE TRUSTEE, THE DEBTORS HAVE PAID IN  
FULL THE AMOUNT REQUIRED TO CURE ANY DEFAULT ON YOUR CLAIM.**

**IF YOUR CLAIM WAS PAID DIRECTLY BY THE DEBTORS OR THE AUTOMATIC STAY WAS LIFTED DURING THE TERM OF THE DEBTORS CHAPTER 13 PLAN, THE TRUSTEE DOES NOT HAVE ANY INFORMATION REGARDING WHETHER THIS OBLIGATION IS CURRENT.**

***PURSUANT TO F.R.BANKR.P. 3002.1(g), YOU ARE REQUIRED TO FILE AND SERVE A RESPONSE ON THE DEBTORS, DEBTORS' COUNSEL AND THE TRUSTEE, NO LATER THAN 21 DAYS AFTER SERVICE OF THIS NOTICE. F.R.BANKR.P. 3002.1(g) SETS FORTH THE SPECIFICS GOVERNING THE REQUIRED RESPONSE.***

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(2), if the Court determines that the Debtors are eligible for a Discharge, the Order of Discharge will include findings that:

- A. All allowed claims have been paid in accordance with the plan; and
- B. With respect to any secured claim that continues beyond the term of the plan, any pre-petition or post-petition defaults have been cured.

Pursuant to E.D. Mich. LBR 2015-3(a)(3), if the Court determines that the Debtors are eligible for a Discharge, the Order of Discharge will direct that:

- A. Any creditor who held a secured claim that was fully paid must execute and deliver to the debtors a release, termination statement, discharge of mortgage or other appropriate certifiable document suitable for recording; and
- B. Any creditor who holds a secured claim that continues beyond the term of the plan must take no action inconsistent with the findings set forth in the Order of Discharge.

## **RIGHTS AND DUTIES OF DEBTORS**

**Duty of Debtors regarding secured debt obligations:** The Debtors, regardless of whether or not the Debtors are or claim to be entitled to a discharge must:

1. Immediately begin making the required payments on secured debt obligations to avoid defaulting on those secured debt obligations; and
2. Continue to make required payments on secured debt obligations until those obligations are paid in full. If the Court determines that the Debtors are eligible for a Discharge, the Chapter 13 Discharge will not discharge the Debtors from any obligation on any continuing secured debt payments that come due after the last contractually due payment to which the trustee's last disbursement is applied.

See E.D. Mich. LBR 2015-3(a)(6)&(7)

### **If the Debtor claims to be eligible for a discharge pursuant 11 U.S.C. Section 1328:**

1. Within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor must file with the Court the Chapter 13 Debtor's Certification Regarding Domestic Support Obligations. The form and instructions on how to complete this form may be found on the Bankruptcy Court's web site, [www.mieb.uscourts.gov](http://www.mieb.uscourts.gov).
2. If this is a Joint Case, each Debtor must separately complete and file a Chapter 13 Debtor's Certification Regarding Domestic Support Obligations.
3. If the Debtors fails to complete and file a Debtor's Certification Regarding Domestic Support Obligations within 28 days of the date of this Chapter 13 Trustee's Report, the Debtors' case may be closed by the Court without the entry of a discharge.

## **RIGHTS AND DUTIES OF CREDITORS**

Pursuant to E.D. Mich. LBR 2015-3(a)(4), any party in interest that asserts that:

1. The Debtors have failed to make all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; or
2. The Debtors are not current with any payments that the Debtors were authorized to make directly to a creditor; or
3. One or more allowed claims have not been paid in accordance with the plan; or
4. With respect to any secured claim that continues beyond the term of the plan, there remains pre-petition or post-petition defaults that have not been cured or that the claim is otherwise not current in all respects including, but not limited to, any unpaid escrow balance, late charge, cost or attorney fee; or
5. A creditor has a lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; or
6. There exists reasonable cause to believe that:
  - (a). 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
  - (b). There is pending any proceeding in which the debtor may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

shall file an objection to this Report. Any objection must be filed not later than 21 days after service of this Trustee's Report. If a timely objection is filed, the Court will delay entry of the order of discharge until the Court resolves the objection and a hearing will be scheduled with notice to the objecting party.

If no objection to this Trustee's Report is timely filed, pursuant to E.D. Mich. LBR 2015-3(a)(5), it shall be conclusively determined that:

1. Debtors have made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; and
2. Debtors are current in all payments Debtors were authorized to make directly to a creditor; and
3. All allowed claims have been paid in accordance with the plan; and
4. With respect to any secured claim that continues beyond the term of the plan, all pre-petition and post-petition defaults have been cured and the claim is current in all respects including, but not limited to, all escrow balances, late charges, costs or attorney fees; and
5. A creditor has no lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certifiable document suitable for recording; and
6. There exists no reasonable cause to believe that:

- (a). 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
- (b). There is pending any proceeding in which the debtor may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

7. The Court may enter an order of discharge containing the terms set forth above without further notice or hearing.

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE-DETROIT  
Krispen S. Carroll, Chapter 13 Standing Trustee

Dated: 8/6/19

/s/ Krispen S. Carroll

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KRISPEN S. CARROLL (P49817)  
CHAPTER 13 STANDING TRUSTEE  
719 Griswold Street, Suite 1100  
Detroit, MI 48226  
(313) 962-5035  
notice@det13ksc.com

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

IN RE: JOHN E BARTLEY  
DENISE J BARTLEY

Debtors

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Chapter 13  
Case No. 15-47361-MAR  
Judge: Mark A Randon

**PROOF OF SERVICE OF CHAPTER 13 TRUSTEE'S  
NOTICE OF FINAL CURE PAYMENT AND NOTICE OF COMPLETION OF PLAN PAYMENTS**

I hereby certify that on 8/6/19 I electronically filed the CHAPTER 13 TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND NOTICE OF COMPLETION OF PLAN PAYMENTS with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

MARSHALL D SCHULTZ  
29777 TELEGRAPH ROAD  
SUITE 2203  
SOUTHFIELD, MI 48034

The following parties were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto:

JOHN E BARTLEY  
DENISE J BARTLEY  
2433 NORTH WILSON  
ROYAL OAK, MI 48073

CHASE RECEIVABLES  
1247 BROADWAY  
SONOMA, CA 95476-7503

CONSUMERS ENERGY  
ATTN: MGWILSON EP11-445  
ONE ENERGY PLAZA  
JACKSON, MI 49201

CAPITAL ONE NA  
% BECKET AND LEE  
P O BOX 3001  
MALVERN, PA 19355

CITY OF ROYAL OAK  
211 WILLIAMS ST  
ROYAL OAK, MI 48068

CONSUMERS ENERGY COMPANY  
ONE ENERGY PLAZA  
JACKSON, MI 49201

DTE ENERGY  
ONE ENERGY PLAZA  
WCB735  
DETROIT, MI 48226

FAY SERVICING  
3000 KELLWAY DR STE 150  
CARROLLTON, TX 75006

NAVIENT  
% US DEPT OF ED LN SERVICING  
P O BOX 4450  
PORTLAND, OR 97208-4450

OAKLAND COUNTY TREASURER  
1200 N TELEGRAPH  
PONTIAC, MI 48341

POTESTIVO & ASSOCIATES PC  
251 DIVERSION STREET  
ROCHESTER, MI 48307

SPRINT CORPORATION  
ATTN BANKRUPTCY DEPT  
P O BOX 3326  
ENGLEWOOD, CO 80155

TROTT LAW PC  
31440 NORTHWESTERN HWY #200  
FARMINGTON HILLS, MI  
48334-2525

VERIZON  
% AMERICAN INFOSOURCE  
P O BOX 248838  
OKLAHOMA CITY, OK 73124

WOW INTERNET AND CABLE  
P O BOX 63000  
COLORADO SPRINGS, CO  
80962-3000

FAY SERVICING  
440 S LASALLE ST STE 2000  
CHICAGO, IL 60605

HARVARD COLLECTION SERVICES  
4839 N ELSTON AVENUE  
CHICAGO, IL 60630-2534

NAVIENT SOLUTIONS INC  
% DEPT OF EDUCATION SERVICING  
P O BOX 740351  
ATLANTA, GA 30374-0351

OUR COMMUNITY CREDIT UNION  
3070 NORMANDY  
ROYAL OAK, MI 48073

ROYAL OAK COMMUNITY CU  
3070 NORMANDY  
ROYAL OAK, MI 48073

SPRINT/NEXTEL  
P O BOX 8077  
LONDON, KY 40742

US BANK TRUST  
% BSI FINANCIAL SERVICES  
P O BOX 679002  
DALLAS, TX 75267

WELTMAN WEINBERG & REIS  
P O BOX 93784  
CLEVELAND, OH 44101

WOW INTERNET CABLE PHONE  
P O BOX 4350  
CAROL STREAM, IL 60197



/s/ Jacquelyn Arbogast

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Jacquelyn Arbogast

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